

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

IN RE: §
MAUREEN L. ADAIR § Case No. 18-10554
Debtor § (Chapter 11)

**OBJECTION TO PROOF OF CLAIM [NO. 9] FILED BY DEUTSCHE BANK
NATIONAL TRUST COMPANY AS TRUSTEE FOR LONG BEACH MORTGAGE
LOAN TRUST 2001-2**

This is an objection to your claim in this bankruptcy case. This objection asks the Court to disallow (eliminate), reduce, or modify your claim as set forth in this objection. If you do not file a written response to this objection within 30 days from the date of mailing of this objection, the Court may disallow (eliminate), reduce, or modify your claim as set forth in this objection, without a hearing being held.

Any response to this objection must explain your position and be timely filed with the United States Bankruptcy Clerk, Western District of Texas, 903 San Jacinto, Rm. 322, Austin, TX 78701. If a timely response is filed, the Court will then set a hearing on the objection and you will be provided with notice of the date, time, and place of the hearing. If you do not attend the hearing, the Court may decide that you do not oppose the objection to your claim.

TO THE HONORABLE UNITED STATES BANKRUPTCY JUDGE:

COMES NOW, **Maureen L. Adair** (“Adair” or “Debtor”), Debtor herein, and files this *Objection to Proof of Claim [No. 9] Filed by Deutsche Bank National Trust Company as Trustee for Long Beach Mortgage Loan Trust 2001-2* (“Objection”) and in support thereof would show the following:

1. Debtor filed her petition on April 30, 2018.
2. Deutsche Bank National Trust Company as Trustee for Long Beach Mortgage Loan Trust 2001-2 filed Claim No. 9 in the amount of \$1,479,343.94. The claim is based on a mortgage loan.
3. The loan was originated by Long Beach Mortgage and apparently transferred to Washington Mutual. When Washington Mutual failed, the FDIC was appointed as receiver and the loan was transferred to JP Morgan Chase Bank and then to Deutsche Bank National Trust Company.

4. The loan history attached to the proof of claim, which begins on December 22, 2003, does not show any payments received from the Debtor. This cannot be correct. In a previous bankruptcy case, No. 04-11246, the lender filed a proof of claim showing a principal balance of \$545,208.41. However, in Case No. 05-19014 and in the present case, the lender has filed claims with a principal balance of \$542,941.61. The principal balance could not have declined without some payments being made. The Debtor's CPA has identified \$25,097.05 in payments which have not been credited by the lender, as shown by the attached Exhibit A. Further, a loan history obtained through the Consumer Financial Protection Bureau, which is attached as Exhibit B, shows payments which do not appear on the loan history attached to the claim. Finally, the Trustee's Final Report in Case No. 04-11246, which is attached as Exhibit C, shows payments of \$4,573.33 on the arrearage claim.

5. The payment history submitted by lender shows that Debtor has not made a payment in over fourteen years. Based on this record, the loan should be barred by the four year statute of limitations under Tex. Civ. Prac. & Rem. Code §16.035.

6. The payment history shows post-petition attorneys' fees incurred in the amount of \$11,686.06. Given that lender has not filed any pleadings other than its proof of claim, these fees appear to be excessive.

7. Debtor has requested that lender mediate this account but has not received a response.

WHEREFORE, PREMISES CONSIDERED, Debtor prays that the claim of ***Deutsche Bank National Trust Company as Trustee for Long Beach Mortgage Loan Trust 2001-2*** be denied in its entirety.

Respectfully Submitted,

BARRON & NEWBURGER, P.C.
7320 N. MoPac Expy. Suite 400
Austin, Texas 78731
(512) 476-9103, Ext. 220
(512) 476-9253 Facsimile
bbarron@bn-lawyers.com

By: /s/ Stephen W. Sather
Stephen W. Sather (SBN 17657520)

CERTIFICATE OF SERVICE

By my signature below, I hereby certify that on September 22, 2018, a true and correct copy of the foregoing document was served on the parties listed below by United States Mail, first class, postage prepaid, and to the parties on the attached list.

Deutsche Bank National Trust Company as
Trustee for Long Beach Mortgage Loan Trust 2001-2
c/o Select Portfolio Servicing, Inc.
P.O. Box 65250
Salt Lake City, UT 84165-0250

/s/ Stephen W. Sather

Label Matrix for local noticing
0542-1
Case 18-10554-hcm
Western District of Texas
Austin
Fri Sep 21 16:43:59 CDT 2018

Cheyenne Zokaie
1255 W. 15th St, Ste 1060
Plano, TX 75075-4220

U.S. BANKRUPTCY COURT
903 SAN JACINTO, SUITE 322
AUSTIN, TX 78701-2450

(p)AMERICAN HONDA FINANCE
P O BOX 168088
IRVING TX 75016-8088

City of Austin
P.O. Box 2267
Austin, TX 78783-0001

City of Austin dba Austin Energy
721 Barton Springs RD
AUSTIN TX 78704-1145

Deutsche Bank National Trust
The Crescent
200 Crescent Court
Dallas, TX 75201-1846

Deutsche Bank National Trust Co
c/o Shapiro Schwartz LLP
13105 Northwest Fwy #1200
Houston TX 77040-6355

Internal Revenue Service
PO Box 7346
Philadelphia PA 19101-7346

(p)INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 7346
PHILADELPHIA PA 19101-7346

PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541-1021

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Redacted Hospital Of Austin
Resurgent Capital Services
PO Box 1927
Greenville, SC 29602-1927

Scott Elkin, DO
3705 Medical Parkway, Ste 450
Austin, TX 78705-1024

Select Portfolio Servicing Inc
c/o Shapiro Schwartz LLP
13105 Northwest Freeway #1200
Houston TX 77040-6355

Select Portfolio Servicing, Inc.
PO BOX 65250
Salt Lake City, UT 84165-0250

Travis County
% Travis Co. Atty's Office
P.O. Box 1748
Austin, Texas 78767-1748

Travis County
c/o Kay D. Brock
P.O. Box 1748
Austin, TX 78767-1748

United States Trustee - AU12
United States Trustee
903 San Jacinto Blvd, Suite 230
Austin, TX 78701-2450

University Federal Credit Union
P.O. Box 9350
Austin, TX 78766-9350

Victoria Soto
1 Chsiholm Trail, Suite 150
Round Rock, TX 78681-5090

Maureen L Adair
2524 Spring Lane
Austin, TX 78703-1743

Stephen W. Sather
Barron & Newburger, P.C.
7320 N MoPac Expy
Suite 400
Austin, TX 78731

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

American Honda Finance Corporation
National Bankruptcy Center
P.O. Box 168088
Irving, TX 75016-8088

Internal Revenue Service
c/o Special Procedures
300 E. 8th St STOP5026AUS
Austin, TX 78701

Portfolio Recovery Associates, LLC
POB 41067
Norfolk VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Mark Fishman
Address Unkown

(u)Paul Waller

End of Label Matrix	
Mailable recipients	22
Bypassed recipients	2
Total	24

Trisha T Bonilla CPA
200 2nd Ave S PMB 814
St Petersburg, FL 33707

June 21, 2018

CFPB Complaint Number: 180131-2821294

Dear Sir or Madam:

This letter is written in response to the complaint by my client, Maureen L Adair MD, against JPMORGAN CHASE & CO. I was provided a list of payments by Dr. Adair that were submitted to Washington Mutual Bank during the time period 2002-2004. I examined both the records provided by your organization on March 8, 2018 against the client-provided list of canceled checks. According to my examination of the records provided the following checks were not credited to their account totaling \$25,097.05.

Check #	Date	Amount
4368	10/30/2002	\$1800
4866498036	1/24/2003	\$3400
6024	2/25/2003	\$450
6026	2/25/2003	\$1260
4645	10/31/2003	\$2200
6404	10/31/2003	\$1600
6436	12/13/2003	\$3000
4663	12/13/2003	\$5700
0336105248	10/26/2004	\$687.05
4867123663	12/7/2004	\$5000

I have attached the same JP Morgan Chase accounting records submitted as evidence,

Please do not hesitate to contact me at 305-975-8010 should you have any further questions.

Regards,



Trisha T Bonilla, CPA

Exhibit B



March 8, 2018

MLA

Maureen L. Adair
2524 Spring Ln
Austin, Texas 78703-1743

Re: CFPB Complaint Number: 180131-2821294

Dear Maureen L. Adair:

The Consumer Financial Protection Bureau (CFPB) is providing you with an update regarding the complaint you recently shared with your congressional representative, the Honorable John Cornyn. This complaint addresses your Mortgage concerns, filed against JPMORGAN CHASE & CO. Your congressional office requested the CFPB's assistance in the resolution of your complaint.

Upon request from a congressional office, the CFPB's Office of Consumer Response forwards your complaint to the company, requests a timely response from the company and, if appropriate, a proposed resolution to your concerns. Please find enclosed JPMORGAN CHASE & CO.'s letter, which you may have already received.

For many consumers, receiving the financial institution's response is sufficient to resolve their concerns. However, if you are not satisfied with JPMORGAN CHASE & CO.'s response, please contact the Office of Consumer Response at (855) 411-CFPB (2372). If we do not hear from you, we will close your file on this matter.

We appreciate the opportunity to support Senator Cornyn's efforts to resolve your concerns. For more information about any consumer financial product or service, please visit "Ask CFPB" at www.consumerfinance.gov/askcfpb/.

Thank you,

Consumer Response Team
Consumer Financial Protection Bureau
(855) 411-CFPB (2372)

Enclosure(s)



Account Information

NAME: MAUREEN L ADAIR
JOHN B HERTENBERG

JOHN B. HERZENBERGER

Beginning Principal & Int.: \$4,105.18
Beginning Principal Balance: \$560,000.00
Beginning Fscrow Balance: \$0.00

LOAN: 44115517

Beginning Interest Rate: 7.990%

Beginning Principal Balance: \$560,000.00
Beginning Interest Balance: \$20.00

**** While the transactions indicated are based on your loan's history, this is not your complete history. It has been prepared as a courtesy to you to better understand your account, and contains selected

items to assist in that understanding.

Due Date	Post Date	Transaction		Total	Principal	Interest	Balance	Escrow	Balance	Charge	Late	Late Charge	Unapplied
		Date	Payment										
06/01/01	06/01/01	NEW LOAN SET UP		\$0.00			\$560,000.00		\$0.00		\$0.00	\$0.00	\$0.00
	06/01/01	INTEREST PAID		\$122.59		\$122.59	\$560,000.00		\$0.00		\$0.00	\$0.00	\$0.00
07/01/01	06/22/01	PAYMENT		\$4,105.18		\$376.51	\$3,728.67	\$559,623.49		\$0.00		\$0.00	\$0.00
	06/22/01	PRINCIPAL PAID		\$894.82		\$894.82		\$558,728.67		\$0.00		\$0.00	\$0.00
08/01/01	07/03/01	PAYMENT		\$4,105.18		\$384.98	\$3,720.20	\$558,343.69		\$0.00		\$0.00	\$0.00
	07/03/01	PRINCIPAL PAID		\$894.82		\$894.82		\$557,448.87		\$0.00		\$0.00	\$0.00
09/01/01	09/17/01	PAYMENT		\$4,105.18		\$393.50	\$3,711.68	\$557,055.37		\$0.00		\$0.00	\$0.00
	09/17/01	PRINCIPAL PAID		\$394.82		\$394.82		\$556,660.55		\$0.00		\$0.00	\$0.00
10/01/01	10/15/01	PAYMENT		\$4,105.18		\$398.75	\$3,706.43	\$556,261.80		\$0.00		\$0.00	\$0.00
	10/15/01	PRINCIPAL PAID		\$394.82		\$394.82		\$555,866.98		\$0.00		\$0.00	\$0.00
11/01/01	11/13/01	PAYMENT		\$4,105.18		\$404.03	\$3,701.15	\$555,462.95		\$0.00		\$0.00	\$0.00
	11/13/01	PRINCIPAL PAID		\$94.82		\$94.82		\$555,368.13		\$0.00		\$246.31	\$246.31
	12/17/01	LATE CHARGE ASSESSED		(\$246.31)				\$555,368.13		\$0.00		\$246.31	\$246.31
12/01/01	12/18/01	PAYMENT		\$4,300.00		\$407.35	\$3,697.83	\$554,960.78		\$0.00		(\$194.82)	\$51.49
01/01/02	01/15/02	PAYMENT		\$4,156.67		\$410.07	\$3,695.11	\$554,550.71		\$0.00		(\$51.49)	\$0.00
	01/15/02	PRINCIPAL PAID		\$43.33		\$43.33		\$554,507.38		\$0.00		\$0.00	\$0.00
	02/18/02	LATE CHARGE ASSESSED		(\$246.31)				\$554,507.38		\$0.00		\$246.31	\$246.31
02/01/02	02/20/02	PAYMENT		\$4,351.49		\$413.09	\$3,692.09	\$554,094.29		\$0.00		(\$246.31)	\$0.00
	02/20/02	PRINCIPAL PAID		\$148.51		\$148.51		\$553,945.78		\$0.00		\$0.00	\$0.00
03/01/02	03/18/02	PAYMENT		\$4,105.18		\$416.82	\$3,688.36	\$553,528.96		\$0.00		\$0.00	\$0.00
	03/18/02	PRINCIPAL PAID		\$94.82		\$94.82		\$553,434.14		\$0.00		\$0.00	\$0.00
	04/01/02	RETURNED ITEM		(\$94.82)		(\$94.82)		\$553,528.96		\$0.00		\$0.00	\$0.00
03/01/02	04/01/02	RETURNED ITEM		(\$4,105.18)		(\$416.82)	(\$3,688.36)	\$553,945.78		\$0.00		\$246.31	\$246.31
	04/01/02	LATE CHARGE ASSESSED		(\$246.31)				\$553,945.78		\$0.00		\$246.31	\$246.31
03/01/02	04/05/02	PAYMENT		\$4,200.00		\$416.82	\$3,688.36	\$553,528.96		\$0.00		(\$94.82)	\$151.49
	04/15/02	PAYMENT		\$4,200.00		\$419.60	\$3,685.58	\$553,109.36		\$0.00		(\$94.82)	\$56.67
04/01/02	04/29/02	RETURNED ITEM		(\$4,200.00)		(\$419.60)	(\$3,685.58)	\$553,528.96		\$0.00		\$94.82	\$151.49
	04/29/02	LATE CHARGE ASSESSED		(\$246.31)				\$553,528.96		\$0.00		\$246.31	\$397.80
04/01/02	05/06/02	PAYMENT		\$4,250.00		\$419.60	\$3,682.79	\$552,686.97		\$0.00		(\$144.82)	\$252.98
05/01/02	05/13/02	PAYMENT		\$4,358.16		\$422.39	\$3,682.79	\$553,109.36		\$0.00		(\$252.98)	\$0.00

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Due Date	Post Date	Transaction	Total	Principal Payment	Interest	Principal Balance	Escrow	Escrow Balance	Charge	Late Charge	Unapplied Balance
03/01/03	04/26/03	PAYMENT	\$0.00	\$153.97	\$3,651.21	\$547,912.94		(\$30,121.75)	\$1,602.25	(\$4,105.18)	\$1,154.82
	05/16/03	LATE CHARGE ASSESSED	(\$246.31)		\$547,912.94			(\$30,121.75)	\$246.31	\$1,848.56	\$1,154.82
05/27/03		SUSPENSE	\$5,260.00		\$547,912.94			(\$30,121.75)	\$1,848.56	\$5,260.00	\$6,414.82
04/01/03	05/28/03	PAYMENT	\$0.00	\$156.99	\$3,648.19	\$547,455.95		(\$30,121.75)	\$1,848.56	(\$4,105.18)	\$2,309.64
06/11/03		HOMEOWNERS INSURANCE	(\$8,538.60)		\$547,455.95	(\$8,538.60)	(\$38,660.35)		\$1,848.56		\$2,309.64
06/16/03		LATE CHARGE ASSESSED	(\$246.31)		\$547,455.95			(\$38,660.35)	\$246.31	\$2,094.87	\$2,309.64
06/24/03		ESCROW PAID	\$806.18		\$547,455.95	\$806.18		(\$37,854.17)	\$2,094.87		\$2,309.64
06/25/03		SUSPENSE	\$5,260.00		\$547,455.95			(\$37,854.17)	\$2,094.87	\$5,260.00	\$7,569.64
05/01/03	06/26/03	PAYMENT	\$0.00	\$160.04	\$3,645.14	\$546,995.91	\$0.01	(\$37,854.16)	\$2,094.87	(\$4,105.19)	\$3,464.45
07/16/03		LATE CHARGE ASSESSED	(\$244.65)		\$546,995.91			(\$37,854.16)	\$244.65	\$2,339.52	\$3,464.45
07/25/03		SUSPENSE	\$5,260.00		\$546,995.91			(\$37,854.16)	\$2,339.52	\$5,260.00	\$8,724.45
06/01/03	07/26/03	PAYMENT	\$0.00	\$463.10	\$3,642.08	\$546,532.81	\$0.01	(\$37,854.15)	\$2,339.52	(\$4,105.19)	\$4,619.26
06/01/03	08/14/03	MISAPPLICATION REVERSAL	(\$0.00)	(\$463.10)	(\$3,642.08)	\$546,995.91	(\$0.01)	(\$37,854.16)	\$2,339.52	\$4,105.19	\$8,724.45
	08/14/03	RETURNED ITEM	(\$5,260.00)		\$546,995.91			(\$37,854.16)	\$2,339.52	(\$5,260.00)	\$3,464.45
	08/15/03	ESCROW PAID	\$0.00		\$546,995.91	\$1,099.93		(\$36,754.23)	(\$999.99)	(\$2,099.92)	\$1,364.53
	08/15/03	LATE CHARGE PAID	\$0.00		\$546,995.91			(\$36,754.23)	(\$999.99)	(\$999.99)	\$364.54
08/15/03		LATE CHARGE PAID	\$0.00		\$546,995.91			(\$36,754.23)	(\$339.54)	\$0.00	(\$339.54)
08/15/03		NSF FEE PAID	(\$25.00)		\$546,995.91			(\$36,754.23)	\$0.00	(\$25.00)	(\$0.00)
08/18/03		LATE CHARGE ASSESSED	(\$244.65)		\$546,995.91			(\$36,754.23)	\$244.65		(\$0.00)
08/2/03		SUSPENSE	\$5,260.00		\$546,995.91			(\$36,754.23)	\$244.65	\$5,260.00	\$5,260.00
08/29/03		ESCROW PAID	\$4,525.50		\$546,995.91	\$4,525.50		(\$32,228.73)	\$244.65		\$5,260.00
06/01/03	08/29/03	PAYMENT	\$0.00	\$463.10	\$3,642.08	\$546,532.81		(\$32,228.73)	\$244.65	(\$4,105.18)	\$1,154.82
	08/29/03	ESCROW PAID	\$0.00		\$546,532.81	\$1,154.82		(\$31,073.91)	\$244.65	(\$1,154.82)	\$0.00
09/04/03		MISAPPLICATION REVERSAL	\$0.00		\$546,532.81	(\$1,154.82)		(\$32,228.73)	\$244.65		\$1,154.82
06/01/03	09/04/03	MISAPPLICATION REVERSAL	\$0.00	(\$463.10)	(\$3,642.08)	\$546,995.91		(\$32,228.73)	\$244.65		\$5,260.00
	09/04/03	RETURNED ITEM	(\$5,260.00)		\$546,995.91			(\$32,228.73)	\$244.65	(\$5,260.00)	\$0.00
09/05/03		ESCROW PAID	\$4,013.10		\$546,995.91	\$4,013.10		(\$28,215.63)	\$244.65		\$0.00
09/16/03		LATE CHARGE ASSESSED	(\$244.65)		\$546,995.91			(\$28,215.63)	\$244.65		\$0.00
09/30/03		SUSPENSE	\$5,000.00		\$546,995.91			(\$28,215.63)	\$489.30	\$5,000.00	\$5,000.00
09/30/03		SUSPENSE	\$3,054.00		\$546,995.91			(\$28,215.63)	\$489.30	\$3,054.00	\$8,054.00
06/01/03	10/01/03	PAYMENT	\$0.00	\$463.10	\$3,642.08	\$546,532.81		(\$24,267.20)	\$244.65		\$0.00
10/16/03		LATE CHARGE ASSESSED	(\$244.65)		\$546,532.81			(\$24,267.20)	\$244.65		\$0.00
07/01/03	11/12/03	PAYMENT	\$8,053.00	\$438.54	\$3,639.00	\$546,094.27	\$3,948.43	(\$20,318.77)	(\$27,03)	\$706.53	\$0.00
	11/17/03	LATE CHARGE ASSESSED	(\$244.65)			\$546,094.27		(\$20,318.77)	\$244.65	\$951.18	\$0.00
12/01/03		COUNTY TAX	(\$14,131.05)			\$546,094.27	(\$14,131.05)	(\$34,449.82)		\$951.18	\$0.00
12/16/03		LATE CHARGE ASSESSED	(\$244.65)			\$546,094.27		(\$34,449.82)	\$244.65	\$1,195.83	\$0.00
08/01/03	12/19/03	PAYMENT	\$8,053.00	\$441.46	\$3,636.08	\$545,652.81	\$3,207.22	(\$31,242.60)		\$1,195.83	\$768.24
	01/16/04	LATE CHARGE ASSESSED	(\$244.65)			\$545,652.81		(\$31,242.60)	\$244.65	\$1,440.48	(\$7,284.76)
01/20/04		SUSPENSE	\$7,300.00			\$545,652.81		(\$31,242.60)		\$1,440.48	\$7,300.00
09/01/03	01/21/04	PAYMENT	(\$0.00)	\$444.40	\$3,633.14	\$545,208.41	\$3,207.22	(\$28,035.38)		\$1,685.13	\$783.48
	02/17/04	LATE CHARGE ASSESSED	(\$244.65)			\$545,208.41		(\$28,035.38)	\$244.65		\$783.48
03/16/04		LATE CHARGE ASSESSED	(\$244.65)			\$545,208.41		(\$28,035.38)	\$244.65	\$1,929.78	\$783.48



Due Date	Post	Total	Principal	Interest	Escrow	Escrow Balance	Charge	Late	Late Charge	Unapplied	Balance
01/06/06	SUSPENSE	\$3,878.80	\$542,941.61			(\$50,691.93)		\$3,505.02	\$3,878.80	\$3,878.80	
01/09/06	ESCROW PAID	\$0.00	\$542,941.61		\$3,878.80	(\$46,813.13)		\$3,505.02	(\$3,878.80)	\$0.00	
01/17/06	LATE CHARGE ASSESSED	(\$289.07)	\$542,941.61			(\$46,813.13)		\$289.07	\$3,794.09		\$0.00
02/10/06	SUSPENSE	\$2,173.14	\$542,941.61			(\$46,813.13)		\$3,794.09	\$2,173.14	\$2,173.14	
02/13/06	ESCROW PAID	\$0.00	\$542,941.61		\$2,173.14	(\$44,639.99)		\$3,794.09	(\$2,173.14)	\$0.00	
02/16/06	LATE CHARGE ASSESSED	(\$289.07)	\$542,941.61			(\$44,639.99)		\$289.07	\$4,083.16		\$0.00
03/16/06	LATE CHARGE ASSESSED	(\$289.07)	\$542,941.61			(\$44,639.99)		\$289.07	\$4,372.23		\$0.00
04/17/06	LATE CHARGE ASSESSED	(\$289.07)	\$542,941.61			(\$44,639.99)		\$289.07	\$4,661.30		\$0.00
05/16/06	LATE CHARGE ASSESSED	(\$289.07)	\$542,941.61			(\$44,639.99)		\$289.07	\$4,950.37		\$0.00
06/16/06	LATE CHARGE ASSESSED	(\$289.07)	\$542,941.61			(\$44,639.99)		\$289.07	\$5,239.44		\$0.00
07/17/06	LATE CHARGE ASSESSED	(\$311.79)	\$542,941.61			(\$44,639.99)		\$311.79	\$5,551.23		\$0.00
08/16/06	LATE CHARGE ASSESSED	(\$311.79)	\$542,941.61			(\$44,639.99)		\$311.79	\$5,863.02		\$0.00
09/18/06	LATE CHARGE ASSESSED	(\$311.79)	\$542,941.61			(\$44,639.99)		\$311.79	\$6,174.81		\$0.00
10/16/06	LATE CHARGE ASSESSED	(\$311.79)	\$542,941.61			(\$44,639.99)		\$311.79	\$6,486.60		\$0.00
11/09/06	COUNTY TAX	(\$18,001.08)	\$542,941.61		(\$18,001.08)	(\$62,641.07)		\$6,486.60		\$0.00	
11/10/06	SUSPENSE	\$84.32	\$542,941.61			(\$62,641.07)		\$6,486.60	\$84.32	\$84.32	
11/16/06	LATE CHARGE ASSESSED	(\$311.79)	\$542,941.61			(\$62,641.07)		\$311.79	\$6,798.39		\$84.32
12/07/06	SUSPENSE	\$5,622.96	\$542,941.61			(\$62,641.07)		\$6,798.39	\$5,622.96	\$5,707.28	
03/01/04	12/08/06 PAYMENT	(\$0.00)	\$462.45	\$3,615.09	\$542,479.16	\$908.39	(\$61,732.68)	(\$244.65)	\$6,553.74	(\$5,230.58)	\$476.70
12/18/06	LATE CHARGE ASSESSED	(\$311.79)			\$542,479.16	(\$61,732.68)		\$311.79	\$6,865.53		\$476.70
12/28/06	LATE CHARGE PAID	\$0.00			\$542,479.16	(\$61,732.68)		(\$476.70)	\$6,388.83	(\$476.70)	\$0.00
01/16/07	LATE CHARGE ASSESSED	(\$314.64)			\$542,479.16	(\$61,732.68)		\$314.64	\$6,703.47		\$0.00
02/16/07	LATE CHARGE ASSESSED	(\$314.64)			\$542,479.16	(\$61,732.68)		\$314.64	\$7,018.11		\$0.00
03/16/07	LATE CHARGE ASSESSED	(\$314.64)			\$542,479.16	(\$61,732.68)		\$314.64	\$7,332.75		\$0.00
04/16/07	LATE CHARGE ASSESSED	(\$314.64)			\$542,479.16	(\$61,732.68)		\$314.64	\$7,647.39		\$0.00
05/16/07	LATE CHARGE ASSESSED	(\$314.64)			\$542,479.16	(\$61,732.68)		\$314.64	\$7,962.03		\$0.00
06/04/07	LATE CHARGE WAIVED	\$311.79			\$542,479.16	(\$61,732.68)		(\$311.79)	\$7,650.24		\$0.00
06/18/07	LATE CHARGE ASSESSED	(\$314.64)			\$542,479.16	(\$61,732.68)		\$314.64	\$7,964.88		\$0.00
07/16/07	LATE CHARGE ASSESSED	(\$314.64)			\$542,479.16	(\$61,732.68)		\$314.64	\$8,279.52		\$0.00
12/01/07	COUNTY TAX	(\$16,842.37)			\$542,479.16	(\$16,842.37)		(\$78,575.05)	\$8,279.52		\$0.00
12/01/08	COUNTY TAX	(\$18,791.24)			\$542,479.16	(\$18,791.24)		(\$97,366.29)	\$8,279.52		\$0.00
12/07/09	FIRE/HOMEOWNER	(\$8,531.28)			\$542,479.16	(\$8,531.28)		(\$105,897.57)	\$8,279.52		\$0.00
12/08/09	COUNTY TAX	(\$20,948.51)			\$542,479.16	(\$20,948.51)		(\$126,846.08)	\$8,279.52		\$0.00
07/23/10	COUNTY TAX	(\$24,733.98)			\$542,479.16	(\$24,733.98)		(\$129,320.06)	\$8,279.52		\$0.00
09/10/10	FIRE/HOMEOWNER	(\$8,526.40)			\$542,479.16	(\$8,526.40)		(\$137,846.46)	\$8,279.52		\$0.00
12/01/10	COUNTY TAX	(\$19,377.30)			\$542,479.16	(\$19,377.30)		(\$157,223.76)	\$8,279.52		\$0.00
09/09/11	FIRE/HOMEOWNER	(\$8,526.40)			\$542,479.16	(\$8,526.40)		(\$165,750.16)	\$8,279.52		\$0.00
12/27/11	COUNTY TAX	(\$21,916.42)			\$542,479.16	(\$21,916.42)		(\$187,666.58)	\$8,279.52		\$0.00
09/11/12	HOMEOWNERS INSURANCE	(\$7,895.21)			\$542,479.16	(\$7,895.21)		(\$195,561.79)	\$8,279.52		\$0.00
11/20/12	COUNTY TAX	(\$22,804.49)			\$542,479.16	(\$22,804.49)		(\$218,366.28)	\$8,279.52		\$0.00
04/24/13	HAZARD INSURANCE REFUND	\$2,921.13	\$542,479.16		\$0.00	\$215,445.15		\$0.00	\$8,279.52		\$0.00
05/01/13	SERVICING TRANSFER	\$757,924.31	\$542,479.16		\$0.00	\$215,445.15		\$0.00	\$8,279.52		\$0.00
05/01/13	FEES WAIVED	\$999.99			\$0.00			(\$999.99)	\$7,279.53		

Due	Post	Total	Payment	Principal	Interest	Principal	Balance	Escrow	Balance	Late Charge	Unapplied	Unapplied Balance
Date	Date	Transaction										
05/01/13	05/01/13	FEE WAIVED	\$999.99			\$0.00		\$0.00		(\$999.99)	\$6,279.54	\$0.00
05/01/13	05/01/13	FEE WAIVED	\$999.99			\$0.00		\$0.00		(\$999.99)	\$5,279.55	\$0.00
05/01/13	05/01/13	FEE WAIVED	\$999.99			\$0.00		\$0.00		(\$999.99)	\$4,279.56	\$0.00
05/01/13	05/01/13	FEE WAIVED	\$999.99			\$0.00		\$0.00		(\$999.99)	\$3,279.57	\$0.00
05/01/13	05/01/13	FEE WAIVED	\$999.99			\$0.00		\$0.00		(\$999.99)	\$2,279.58	\$0.00
05/01/13	05/01/13	FEE WAIVED	\$999.99			\$0.00		\$0.00		(\$999.99)	\$1,279.59	\$0.00
05/01/13	05/01/13	FEE WAIVED	\$999.99			\$0.00		\$0.00		(\$999.99)	\$279.60	\$0.00
	05/01/13	FEE WAIVED	\$279.60			\$0.00		\$0.00		(\$279.60)	\$0.00	\$0.00



March 8, 2018

MLA

Maureen L. Adair
2524 Spring Ln
Austin, Texas 78703-1743

Re: CFPB Complaint Number: 180131-2821294

Dear Maureen L. Adair:

The Consumer Financial Protection Bureau (CFPB) is providing you with an update regarding the complaint you recently shared with your congressional representative, the Honorable John Cornyn. This complaint addresses your Mortgage concerns, filed against JPMORGAN CHASE & CO. Your congressional office requested the CFPB's assistance in the resolution of your complaint.

Upon request from a congressional office, the CFPB's Office of Consumer Response forwards your complaint to the company, requests a timely response from the company and, if appropriate, a proposed resolution to your concerns. Please find enclosed JPMORGAN CHASE & CO.'s letter, which you may have already received.

For many consumers, receiving the financial institution's response is sufficient to resolve their concerns. However, if you are not satisfied with JPMORGAN CHASE & CO.'s response, please contact the Office of Consumer Response at (855) 411-CFPB (2372). If we do not hear from you, we will close your file on this matter.

We appreciate the opportunity to support Senator Cornyn's efforts to resolve your concerns. For more information about any consumer financial product or service, please visit "Ask CFPB" at www.consumerfinance.gov/askcfpb/.

Thank you,

Consumer Response Team
Consumer Financial Protection Bureau
(855) 411-CFPB (2372)

Enclosure(s)



CB P ①

Account Information

NAME: MAUREEN L ADAIR
JOHN B HERTENBERGER

LOAN: 44115517

Beginning Principal & Int.: \$4,105.18
Beginning Principal Balance: \$560,000.00
Beginning Escrow Balance: \$0.00

Beginning Interest Rate: 7.990%

** While the transactions indicated are based on your loan's history, this is not your complete history.

It has been prepared as a courtesy to you to better understand your account, and contains selected items to assist in that understanding.

Due	Post		Total			Principal		Escrow	late	Late Charge		Unapplied
Date	Date	Transaction	Payment	Principal	Interest	Balance	Escrow	Balance	Charge	Balance	Unapplied	Balance
	06/01/01	NEW LOAN SET UP	\$0.00			\$560,000.00		\$0.00		\$0.00		\$0.00
	06/01/01	INTEREST PAID	\$122.59		\$122.59	\$560,000.00		\$0.00		\$0.00		\$0.00
07/01/01	06/22/01	PAYMENT	\$4,105.18	\$376.51	\$3,728.67	\$559,623.49		\$0.00		\$0.00		\$0.00
	06/22/01	PRINCIPAL PAID	\$894.82	\$894.82		\$558,728.67		\$0.00		\$0.00		\$0.00
08/01/01	07/03/01	PAYMENT	\$4,105.18	\$384.98	\$3,720.20	\$558,343.69		\$0.00		\$0.00		\$0.00
	07/03/01	PRINCIPAL PAID	\$894.82	\$894.82		\$557,448.87		\$0.00		\$0.00		\$0.00
09/01/01	09/17/01	PAYMENT	\$4,105.18	\$393.50	\$3,711.68	\$557,055.37		\$0.00		\$0.00		\$0.00
	09/17/01	PRINCIPAL PAID	\$394.82	\$394.82		\$556,660.55		\$0.00		\$0.00		\$0.00
10/01/01	10/15/01	PAYMENT	\$4,105.18	\$398.75	\$3,706.43	\$556,261.80		\$0.00		\$0.00		\$0.00
	10/15/01	PRINCIPAL PAID	\$394.82	\$394.82		\$555,866.98		\$0.00		\$0.00		\$0.00
11/01/01	11/13/01	PAYMENT	\$4,105.18	\$404.03	\$3,701.15	\$555,462.95		\$0.00		\$0.00		\$0.00
	11/13/01	PRINCIPAL PAID	\$94.82	\$94.82		\$555,368.13		\$0.00		\$0.00		\$0.00
	12/17/01	LATE CHARGE ASSESSED	(\$246.31)			\$555,368.13		\$0.00	\$246.31	\$246.31		\$0.00
12/01/01	12/18/01	PAYMENT	\$4,300.00	\$407.35	\$3,697.83	\$554,960.78		\$0.00	(\$194.82)	\$51.49		\$0.00
01/01/02	01/15/02	PAYMENT	\$4,156.67	\$410.07	\$3,695.11	\$554,550.71		\$0.00	(\$51.49)	\$0.00		\$0.00
	01/15/02	PRINCIPAL PAID	\$43.33	\$43.33		\$554,507.38		\$0.00		\$0.00		\$0.00
	02/18/02	LATE CHARGE ASSESSED	(\$246.31)			\$554,507.38		\$0.00	\$246.31	\$246.31		\$0.00
02/01/02	02/20/02	PAYMENT	\$4,351.49	\$413.09	\$3,692.09	\$554,094.29		\$0.00	(\$246.31)	\$0.00		\$0.00
	02/20/02	PRINCIPAL PAID	\$148.51	\$148.51		\$553,945.78		\$0.00		\$0.00		\$0.00
03/01/02	03/18/02	PAYMENT	\$4,105.18	\$416.82	\$3,688.36	\$553,528.96		\$0.00		\$0.00		\$0.00
	03/18/02	PRINCIPAL PAID	\$94.82	\$94.82		\$553,434.14		\$0.00		\$0.00		\$0.00
	04/01/02	RETURNED ITEM	(\$94.82)	(\$94.82)		\$553,528.96		\$0.00		\$0.00		\$0.00
03/01/02	04/01/02	RETURNED ITEM	(\$4,105.18)	(\$416.82)	(\$3,688.36)	\$553,945.78		\$0.00		\$0.00		\$0.00
	04/01/02	LATE CHARGE ASSESSED	(\$246.31)			\$553,945.78		\$0.00	\$246.31	\$246.31		\$0.00
03/01/02	04/05/02	PAYMENT	\$4,200.00	\$416.82	\$3,688.36	\$553,528.96		\$0.00	(\$94.82)	\$151.49		\$0.00
04/01/02	04/15/02	PAYMENT	\$4,200.00	\$419.60	\$3,685.58	\$553,109.36		\$0.00	(\$94.82)	\$56.67		\$0.00
04/01/02	04/29/02	RETURNED ITEM	(\$4,200.00)	(\$419.60)	(\$3,685.58)	\$553,528.96		\$0.00	\$94.82	\$151.49		\$0.00
	04/29/02	LATE CHARGE ASSESSED	(\$246.31)			\$553,528.96		\$0.00	\$246.31	\$397.80		\$0.00
04/01/02	05/06/02	PAYMENT	\$4,250.00	\$419.60	\$3,685.58	\$553,109.36		\$0.00	(\$144.82)	\$252.98		\$0.00
05/01/02	05/13/02	PAYMENT	\$4,358.16	\$422.39	\$3,682.79	\$552,686.97		\$0.00	(\$252.98)	\$0.00		\$0.00

Due	Post		Total			Principal		Escrow	late	late charge		Unapplied
Date	Date	Transaction	Payment	Principal	Interest	Balance	Escrow	Balance	Charge	Balance	Unapplied	Balance
	05/13/02	PRINCIPAL PAID	\$80.00	\$80.00		\$552,606.97		\$0.00		\$0.00		\$0.00
06/01/02	06/14/02	PAYMENT	\$4,105.18	\$425.74	\$3,679.44	\$552,181.23		\$0.00		\$0.00		\$0.00
	06/14/02	PRINCIPAL PAID	\$194.82	\$194.82		\$551,986.41		\$0.00		\$0.00		\$0.00
07/01/02	07/15/02	PAYMENT	\$4,105.18	\$429.87	\$3,675.31	\$551,556.54		\$0.00		\$0.00		\$0.00
	07/15/02	PRINCIPAL PAID	\$94.82	\$94.82		\$551,461.72		\$0.00		\$0.00		\$0.00
08/01/02	08/15/02	PAYMENT	\$4,105.18	\$433.36	\$3,671.82	\$551,028.36		\$0.00		\$0.00		\$0.00
	08/15/02	PRINCIPAL PAID	\$94.82	\$94.82		\$550,933.54		\$0.00		\$0.00		\$0.00
	08/30/02	RETURNED ITEM	(\$94.82)	(\$94.82)		\$551,028.36		\$0.00		\$0.00		\$0.00
08/01/02	08/30/02	RETURNED ITEM	(\$4,105.18)	(\$433.36)	(\$3,671.82)	\$551,461.72		\$0.00		\$0.00		\$0.00
	08/30/02	LATE CHARGE ASSESSED	(\$246.31)			\$551,461.72		\$0.00	\$246.31	\$246.31		\$0.00
	09/16/02	LATE CHARGE ASSESSED	(\$246.31)			\$551,461.72		\$0.00	\$246.31	\$492.62		\$0.00
08/01/02	09/27/02	PAYMENT	\$4,351.49	\$433.36	\$3,671.82	\$551,028.36		\$0.00	(\$246.31)	\$246.31		\$0.00
09/01/02	09/27/02	PAYMENT	\$4,105.18	\$436.25	\$3,668.93	\$550,592.11		\$0.00		\$246.31		\$0.00
09/01/02	10/03/02	RETURNED ITEM	(\$4,105.18)	(\$436.25)	(\$3,668.93)	\$551,028.36		\$0.00		\$246.31		\$0.00
08/01/02	10/03/02	RETURNED ITEM	(\$4,351.49)	(\$433.36)	(\$3,671.82)	\$551,461.72		\$0.00	\$246.31	\$492.62		\$0.00
	10/16/02	LATE CHARGE ASSESSED	(\$246.31)			\$551,461.72		\$0.00	\$246.31	\$738.93		\$0.00
08/01/02	10/30/02	PAYMENT	\$4,355.00	\$433.36	\$3,671.82	\$551,028.36		\$0.00		\$738.93	\$249.82	\$249.82
	10/31/02	LATE CHARGE PAID	\$0.00			\$551,028.36		\$0.00	(\$249.82)	\$489.11	(\$249.82)	\$0.00
	11/16/02	LATE CHARGE ASSESSED	(\$246.31)			\$551,028.36		\$0.00	\$246.31	\$735.42		\$0.00
09/01/02	11/29/02	PAYMENT	\$4,105.18	\$436.25	\$3,668.93	\$550,592.11		\$0.00		\$735.42		\$0.00
	12/16/02	LATE CHARGE ASSESSED	(\$246.31)			\$550,592.11		\$0.00	\$246.31	\$981.73		\$0.00
	12/24/02	SUSPENSE	\$5,200.00			\$550,592.11		\$0.00		\$981.73	\$5,200.00	\$5,200.00
10/01/02	12/26/02	PAYMENT	\$0.00	\$439.15	\$3,666.03	\$550,152.96		\$0.00		\$981.73	(\$4,105.18)	\$1,094.82
	12/27/02	NSF FEE PAID	(\$105.00)			\$550,152.96		\$0.00		\$981.73	(\$105.00)	\$989.82
	12/27/02	MISC FEE PAID	(\$30.40)			\$550,152.96		\$0.00		\$981.73	(\$30.40)	\$959.42
	12/27/02	FEES PAID	(\$12.00)			\$550,152.96		\$0.00		\$981.73	(\$12.00)	\$947.42
	01/16/03	LATE CHARGE ASSESSED	(\$246.31)			\$550,152.96		\$0.00	\$246.31	\$1,228.04		\$947.42
	01/21/03	MISC FEE PAID	(\$7.60)			\$550,152.96		\$0.00		\$1,228.04	(\$7.60)	\$939.82
	01/29/03	SUSPENSE	\$5,333.22			\$550,152.96		\$0.00		\$1,228.04	\$5,333.22	\$6,273.04
11/01/02	01/30/03	PAYMENT	\$0.00	\$442.08	\$3,663.10	\$549,710.88		\$0.00		\$1,228.04	(\$4,105.18)	\$2,167.86
	02/18/03	LATE CHARGE ASSESSED	(\$246.31)			\$549,710.88		\$0.00	\$246.31	\$1,474.35		\$2,167.86
	02/25/03	SUSPENSE	\$5,260.00			\$549,710.88		\$0.00		\$1,474.35	\$5,260.00	\$7,427.86
12/01/02	02/26/03	PAYMENT	\$0.00	\$445.02	\$3,660.16	\$549,265.86		\$0.00		\$1,474.35	(\$4,105.18)	\$3,322.68
	03/06/03	MISC FEE PAID	(\$7.60)			\$549,265.86		\$0.00		\$1,474.35	(\$7.60)	\$3,315.08
	03/17/03	LATE CHARGE ASSESSED	(\$246.31)			\$549,265.86		\$0.00	\$246.31	\$1,720.66		\$3,315.08
	03/25/03	SUSPENSE	\$5,260.00			\$549,265.86		\$0.00		\$1,720.66	\$5,260.00	\$8,575.08
01/01/03	03/26/03	PAYMENT	(\$4,105.18)	\$447.98	\$3,657.20	\$548,817.88		\$0.00		\$1,720.66	(\$8,210.36)	\$364.72
02/01/03	03/26/03	PAYMENT	\$4,105.18	\$450.97	\$3,654.21	\$548,366.91		\$0.00		\$1,720.66		\$364.72
	03/28/03	LATE CHARGE PAID	\$0.00			\$548,366.91		\$0.00	(\$364.72)	\$1,355.94	(\$364.72)	(\$0.00)
	04/14/03	COUNTY TAX	(\$25,906.14)			\$548,366.91	(\$25,906.14)	(\$25,906.14)		\$1,355.94		(\$0.00)
	04/14/03	DELINQUENT P&I TAX	(\$4,215.61)			\$548,366.91	(\$4,215.61)	(\$30,121.75)		\$1,355.94		(\$0.00)
	04/16/03	LATE CHARGE ASSESSED	(\$246.31)			\$548,366.91		(\$30,121.75)	\$246.31	\$1,602.25		(\$0.00)
	04/25/03	SUSPENSE	\$5,260.00			\$548,366.91		(\$30,121.75)		\$1,602.25	\$5,260.00	\$5,260.00

Due	Post		Total			Principal		Escrow	Late	Late Charge		Unapplied	
Date	Date	Transaction	Payment	Principal	Interest	Balance	Escrow	Balance	Charge	Balance	Unapplied	Balance	
03/01/03	04/26/03	PAYMENT	\$0.00	\$453.97	\$3,651.21	\$547,912.94		(\$30,121.75)		\$1,602.25	(\$4,105.18)	\$1,154.82	
	05/16/03	LATE CHARGE ASSESSED	(\$246.31)			\$547,912.94		(\$30,121.75)	\$246.31	\$1,848.56		\$1,154.82	
	05/27/03	SUSPENSE	\$5,260.00			\$547,912.94		(\$30,121.75)		\$1,848.56	\$5,260.00	\$6,414.82	
04/01/03	05/28/03	PAYMENT	\$0.00	\$456.99	\$3,648.19	\$547,455.95		(\$30,121.75)		\$1,848.56	(\$4,105.18)	\$2,309.64	
	06/11/03	HOMEOWNERS INSURANCE	(\$8,538.60)			\$547,455.95	(\$8,538.60)	(\$38,660.35)		\$1,848.56		\$2,309.64	
	06/16/03	LATE CHARGE ASSESSED	(\$246.31)			\$547,455.95		(\$38,660.35)	\$246.31	\$2,094.87		\$2,309.64	
	06/24/03	ESCROW PAID	\$806.18			\$547,455.95	\$806.18	(\$37,854.17)		\$2,094.87		\$2,309.64	
	06/25/03	SUSPENSE	\$5,260.00			\$547,455.95		(\$37,854.17)		\$2,094.87	\$5,260.00	\$7,569.64	
05/01/03	06/26/03	PAYMENT	\$0.00	\$460.04	\$3,645.14	\$546,995.91	\$0.01	(\$37,854.16)		\$2,094.87	(\$4,105.19)	\$3,464.45	
	07/16/03	LATE CHARGE ASSESSED	(\$244.65)			\$546,995.91		(\$37,854.16)	\$244.65	\$2,339.52		\$3,464.45	
	07/25/03	SUSPENSE	\$5,260.00			\$546,995.91		(\$37,854.16)		\$2,339.52	\$5,260.00	\$8,724.45	
06/01/03	07/26/03	PAYMENT	\$0.00	\$463.10	\$3,642.08	\$546,532.81	\$0.01	(\$37,854.15)		\$2,339.52	(\$4,105.19)	\$4,619.26	
06/01/03	08/14/03	MISAPPLICATION REVERSAL	(\$0.00)	(\$463.10)	(\$3,642.08)	\$546,995.91	(\$0.01)	(\$37,854.16)		\$2,339.52	\$4,105.19	\$8,724.45	
	08/14/03	RETURNED ITEM	(\$5,260.00)			\$546,995.91		(\$37,854.16)		\$2,339.52	(\$5,260.00)	\$3,464.45	
	08/15/03	ESCROW PAID	\$0.00			\$546,995.91		\$1,099.93	(\$36,754.23)	(\$999.99)	\$1,339.53	(\$2,099.92)	\$1,364.53
	08/15/03	LATE CHARGE PAID	\$0.00			\$546,995.91			(\$36,754.23)	(\$999.99)	\$339.54	(\$999.99)	\$364.54
	08/15/03	LATE CHARGE PAID	\$0.00			\$546,995.91			(\$36,754.23)	(\$339.54)	\$0.00	(\$339.54)	\$25.00
	08/15/03	NSF FEE PAID	(\$25.00)			\$546,995.91			(\$36,754.23)		\$0.00	(\$25.00)	(\$0.00)
	08/18/03	LATE CHARGE ASSESSED	(\$244.65)			\$546,995.91			(\$36,754.23)	\$244.65	\$244.65		(\$0.00)
	08/28/03	SUSPENSE	\$5,260.00			\$546,995.91			(\$36,754.23)		\$244.65	\$5,260.00	\$5,260.00
	08/29/03	ESCROW PAID	\$4,525.50			\$546,995.91	\$4,525.50	(\$32,228.73)			\$244.65		\$5,260.00
06/01/03	08/29/03	PAYMENT	\$0.00	\$463.10	\$3,642.08	\$546,532.81		(\$32,228.73)			\$244.65	(\$4,105.18)	\$1,154.82
	08/29/03	ESCROW PAID	\$0.00			\$546,532.81	\$1,154.82	(\$31,073.91)			\$244.65	(\$1,154.82)	\$0.00
	09/04/03	MISAPPLICATION REVERSAL	\$0.00			\$546,532.81	(\$1,154.82)	(\$32,228.73)			\$244.65	\$1,154.82	\$1,154.82
06/01/03	09/04/03	MISAPPLICATION REVERSAL	\$0.00	(\$463.10)	(\$3,642.08)	\$546,995.91		(\$32,228.73)			\$244.65	\$4,105.18	\$5,260.00
	09/04/03	RETURNED ITEM	(\$5,260.00)			\$546,995.91		(\$32,228.73)			\$244.65	(\$5,260.00)	\$0.00
	09/05/03	ESCROW PAID	\$4,013.10			\$546,995.91	\$4,013.10	(\$28,215.63)			\$244.65		\$0.00
	09/16/03	LATE CHARGE ASSESSED	(\$244.65)			\$546,995.91		(\$28,215.63)		\$244.65	\$489.30		\$0.00
	09/30/03	SUSPENSE	\$5,000.00			\$546,995.91		(\$28,215.63)			\$489.30	\$5,000.00	\$5,000.00
	09/30/03	SUSPENSE	\$3,054.00			\$546,995.91		(\$28,215.63)			\$489.30	\$3,054.00	\$8,054.00
06/01/03	10/01/03	PAYMENT	\$0.00	\$463.10	\$3,642.08	\$546,532.81	\$3,948.43	(\$24,267.20)			\$489.30	(\$8,053.61)	\$0.39
	10/16/03	LATE CHARGE PAID	\$0.00			\$546,532.81		(\$24,267.20)	(\$0.39)	\$488.91	(\$0.39)	\$0.00	
	10/16/03	LATE CHARGE ASSESSED	(\$244.65)			\$546,532.81		(\$24,267.20)		\$244.65	\$733.56		\$0.00
07/01/03	11/12/03	PAYMENT	\$8,053.00	\$438.54	\$3,639.00	\$546,094.27	\$3,948.43	(\$20,318.77)	(\$27.03)	\$706.53		\$0.00	
	11/17/03	LATE CHARGE ASSESSED	(\$244.65)			\$546,094.27		(\$20,318.77)		\$244.65	\$951.18		\$0.00
	12/01/03	COUNTY TAX	(\$14,131.05)			\$546,094.27	(\$14,131.05)	(\$34,449.82)			\$951.18		\$0.00
	12/16/03	LATE CHARGE ASSESSED	(\$244.65)			\$546,094.27		(\$34,449.82)		\$244.65	\$1,195.83		\$0.00
08/01/03	12/19/03	PAYMENT	\$8,053.00	\$441.46	\$3,636.08	\$545,652.81	\$3,207.22	(\$31,242.60)			\$1,195.83	\$768.24	\$768.24
	01/16/04	LATE CHARGE ASSESSED	(\$244.65)			\$545,652.81		(\$31,242.60)		\$244.65	\$1,440.48		\$768.24
	01/20/04	SUSPENSE	\$7,300.00			\$545,652.81		(\$31,242.60)			\$1,440.48	\$7,300.00	\$8,068.24
09/01/03	01/21/04	PAYMENT	(\$0.00)	\$444.40	\$3,633.14	\$545,208.41	\$3,207.22	(\$28,035.38)			\$1,440.48	(\$7,284.76)	\$783.48
	02/17/04	LATE CHARGE ASSESSED	(\$244.65)			\$545,208.41		(\$28,035.38)		\$244.65	\$1,685.13		\$783.48
	03/16/04	LATE CHARGE ASSESSED	(\$244.65)			\$545,208.41		(\$28,035.38)		\$244.65	\$1,929.78		\$783.48

Due	Post		Total			Principal		Escrow	Late	Late Charge		Unapplied
Date	Date	Transaction	Payment	Principal	Interest	Balance	Escrow	Balance	Charge	Balance	Unapplied	Balance
	04/16/04	LATE CHARGE ASSESSED	(\$244.65)			\$545,208.41		(\$28,035.38)	\$244.65	\$2,174.43		\$783.48
	05/06/04	SUSPENSE	\$205.44			\$545,208.41		(\$28,035.38)		\$2,174.43	\$205.44	\$988.92
	05/13/04	LATE CHARGE PAID	\$0.00			\$545,208.41		(\$28,035.38)	(\$205.44)	\$1,968.99	(\$205.44)	\$783.48
	05/17/04	LATE CHARGE ASSESSED	(\$244.65)			\$545,208.41		(\$28,035.38)	\$244.65	\$2,213.64		\$783.48
	06/04/04	SUSPENSE	\$4,200.00			\$545,208.41		(\$28,035.38)		\$2,213.64	\$4,200.00	\$4,983.48
	06/04/04	SUSPENSE	\$1,140.30			\$545,208.41		(\$28,035.38)		\$2,213.64	\$1,140.30	\$6,123.78
	06/09/04	LATE CHARGE PAID	\$0.00			\$545,208.41		(\$28,035.38)	(\$900.00)	\$1,313.64	(\$900.00)	\$5,223.78
	06/09/04	ESCROW PAID	\$0.00			\$545,208.41	\$240.30	(\$27,795.08)		\$1,313.64	(\$240.30)	\$4,983.48
	06/16/04	LATE CHARGE ASSESSED	(\$244.65)			\$545,208.41		(\$27,795.08)	\$244.65	\$1,558.29		\$4,983.48
10/01/03	06/30/04	PAYMENT	\$4,200.00	\$447.36	\$3,630.18	\$544,761.05	\$908.39	(\$26,886.69)		\$1,558.29	(\$785.93)	\$4,197.55
	07/16/04	LATE CHARGE ASSESSED	(\$244.65)			\$544,761.05		(\$26,886.69)	\$244.65	\$1,802.94		\$4,197.55
	08/05/04	SUSPENSE	\$202.87			\$544,761.05		(\$26,886.69)		\$1,802.94	\$202.87	\$4,400.42
	08/16/04	LATE CHARGE ASSESSED	(\$244.65)			\$544,761.05		(\$26,886.69)	\$244.65	\$2,047.59		\$4,400.42
	09/07/04	SUSPENSE	\$1,545.18			\$544,761.05		(\$26,886.69)		\$2,047.59	\$1,545.18	\$5,945.60
	09/10/04	ESCROW PAID	\$0.00			\$544,761.05	\$1,545.18	(\$25,341.51)		\$2,047.59	(\$1,545.18)	\$4,400.42
	09/16/04	LATE CHARGE ASSESSED	(\$244.65)			\$544,761.05		(\$25,341.51)	\$244.65	\$2,292.24		\$4,400.42
11/01/03	09/21/04	PAYMENT	\$5,500.00	\$450.34	\$3,627.20	\$544,310.71	\$908.39	(\$24,433.12)		\$2,292.24	\$514.07	\$4,914.49
12/01/03	10/12/04	PAYMENT	\$3,000.00	\$453.34	\$3,624.20	\$543,857.37	\$908.39	(\$23,524.73)		\$2,292.24	(\$1,985.93)	\$2,928.56
	10/12/04	SUSPENSE	\$3,287.05			\$543,857.37		(\$23,524.73)		\$2,292.24	\$3,287.05	\$6,215.61
	10/18/04	LATE CHARGE ASSESSED	(\$244.65)			\$543,857.37		(\$23,524.73)	\$244.65	\$2,536.89		\$6,215.61
	10/20/04	SUSPENSE	\$2,300.00			\$543,857.37		(\$23,524.73)		\$2,536.89	\$2,300.00	\$8,515.61
	10/27/04	ESCROW PAID	\$0.00			\$543,857.37	\$3,529.68	(\$19,995.05)		\$2,536.89	(\$3,529.68)	\$4,985.93
01/01/04	10/27/04	PAYMENT	\$0.00	\$456.36	\$3,621.18	\$543,401.01	\$908.39	(\$19,086.66)		\$2,536.89	(\$4,985.93)	\$0.00
	11/04/04	SUSPENSE	\$100.00			\$543,401.01		(\$19,086.66)		\$2,536.89	\$100.00	\$100.00
	11/04/04	SUSPENSE	\$2,500.00			\$543,401.01		(\$19,086.66)		\$2,536.89	\$2,500.00	\$2,600.00
	11/04/04	SUSPENSE	\$687.05			\$543,401.01		(\$19,086.66)		\$2,536.89	\$687.05	\$3,287.05
	11/08/04	SUSPENSE	\$474.52			\$543,401.01		(\$19,086.66)		\$2,536.89	\$474.52	\$3,761.57
	11/16/04	LATE CHARGE ASSESSED	(\$244.65)			\$543,401.01		(\$19,086.66)	\$244.65	\$2,781.54		\$3,761.57
	12/02/04	COUNTY TAX	(\$15,756.64)			\$543,401.01	(\$15,756.64)	(\$34,843.30)		\$2,781.54		\$3,761.57
	12/07/04	ESCROW PAID	\$0.00			\$543,401.01	\$474.52	(\$34,368.78)		\$2,781.54	(\$474.52)	\$3,287.05
	12/08/04	SUSPENSE	\$1,005.02			\$543,401.01		(\$34,368.78)		\$2,781.54	\$1,005.02	\$4,292.07
	12/09/04	LATE CHARGE PAID	\$0.00			\$543,401.01		(\$34,368.78)	(\$500.65)	\$2,280.89	(\$500.65)	\$3,791.42
	12/09/04	ESCROW PAID	\$0.00			\$543,401.01	\$504.37	(\$33,864.41)		\$2,280.89	(\$504.37)	\$3,287.05
	12/16/04	LATE CHARGE ASSESSED	(\$244.65)			\$543,401.01		(\$33,864.41)	\$244.65	\$2,525.54		\$3,287.05
02/01/04	12/22/04	PAYMENT	\$2,000.00	\$459.40	\$3,618.14	\$542,941.61	\$908.39	(\$32,956.02)		\$2,525.54	(\$2,985.93)	\$301.12
	12/22/04	SUSPENSE	\$1,598.23			\$542,941.61		(\$32,956.02)		\$2,525.54	\$1,598.23	\$1,899.35
	01/18/05	LATE CHARGE ASSESSED	(\$244.87)			\$542,941.61		(\$32,956.02)	\$244.87	\$2,770.41		\$1,899.35
	01/24/05	ESCROW PAID	\$0.00			\$542,941.61	\$1,899.35	(\$31,056.67)		\$2,770.41	(\$1,899.35)	\$0.00
	01/24/05	ESCROW REFUND	(\$1,899.35)			\$542,941.61	(\$1,899.35)	(\$32,956.02)		\$2,770.41		\$0.00
	02/16/05	LATE CHARGE ASSESSED	(\$244.87)			\$542,941.61		(\$32,956.02)	\$244.87	\$3,015.28		\$0.00
	03/16/05	LATE CHARGE ASSESSED	(\$244.87)			\$542,941.61		(\$32,956.02)	\$244.87	\$3,260.15		\$0.00
	04/18/05	LATE CHARGE ASSESSED	(\$244.87)			\$542,941.61		(\$32,956.02)	\$244.87	\$3,505.02		\$0.00
	12/01/05	COUNTY TAX	(\$17,735.91)			\$542,941.61	(\$17,735.91)	(\$50,691.93)		\$3,505.02		\$0.00

Due	Post		Total		Principal		Escrow	Late	Late Charge		Unapplied	
Date	Date	Transaction	Payment	Principal	Interest	Balance	Escrow	Balance	Charge	Balance	Unapplied	Balance
	01/06/06	SUSPENSE	\$3,878.80			\$542,941.61		(\$50,691.93)		\$3,505.02	\$3,878.80	\$3,878.80
	01/09/06	ESCROW PAID	\$0.00			\$542,941.61	\$3,878.80	(\$46,813.13)		\$3,505.02	(\$3,878.80)	\$0.00
	01/17/06	LATE CHARGE ASSESSED	(\$289.07)			\$542,941.61		(\$46,813.13)	\$289.07	\$3,794.09		\$0.00
	02/10/06	SUSPENSE	\$2,173.14			\$542,941.61		(\$46,813.13)		\$3,794.09	\$2,173.14	\$2,173.14
	02/13/06	ESCROW PAID	\$0.00			\$542,941.61	\$2,173.14	(\$44,639.99)		\$3,794.09	(\$2,173.14)	\$0.00
	02/16/06	LATE CHARGE ASSESSED	(\$289.07)			\$542,941.61		(\$44,639.99)	\$289.07	\$4,083.16		\$0.00
	03/16/06	LATE CHARGE ASSESSED	(\$289.07)			\$542,941.61		(\$44,639.99)	\$289.07	\$4,372.23		\$0.00
	04/17/06	LATE CHARGE ASSESSED	(\$289.07)			\$542,941.61		(\$44,639.99)	\$289.07	\$4,661.30		\$0.00
	05/16/06	LATE CHARGE ASSESSED	(\$289.07)			\$542,941.61		(\$44,639.99)	\$289.07	\$4,950.37		\$0.00
	06/16/06	LATE CHARGE ASSESSED	(\$289.07)			\$542,941.61		(\$44,639.99)	\$289.07	\$5,239.44		\$0.00
	07/17/06	LATE CHARGE ASSESSED	(\$311.79)			\$542,941.61		(\$44,639.99)	\$311.79	\$5,551.23		\$0.00
	08/16/06	LATE CHARGE ASSESSED	(\$311.79)			\$542,941.61		(\$44,639.99)	\$311.79	\$5,863.02		\$0.00
	09/18/06	LATE CHARGE ASSESSED	(\$311.79)			\$542,941.61		(\$44,639.99)	\$311.79	\$6,174.81		\$0.00
	10/16/06	LATE CHARGE ASSESSED	(\$311.79)			\$542,941.61		(\$44,639.99)	\$311.79	\$6,486.60		\$0.00
	11/09/06	COUNTY TAX	(\$18,001.08)			\$542,941.61	(\$18,001.08)	(\$62,641.07)		\$6,486.60		\$0.00
	11/10/06	SUSPENSE	\$84.32			\$542,941.61		(\$62,641.07)		\$6,486.60	\$84.32	\$84.32
	11/16/06	LATE CHARGE ASSESSED	(\$311.79)			\$542,941.61		(\$62,641.07)	\$311.79	\$6,798.39		\$84.32
	12/07/06	SUSPENSE	\$5,622.96			\$542,941.61		(\$62,641.07)		\$6,798.39	\$5,622.96	\$5,707.28
03/01/04	12/08/06	PAYMENT	(\$0.00)	\$462.45	\$3,615.09	\$542,479.16	\$908.39	(\$61,732.68)	(\$244.65)	\$6,553.74	(\$5,230.58)	\$476.70
	12/18/06	LATE CHARGE ASSESSED	(\$311.79)			\$542,479.16		(\$61,732.68)	\$311.79	\$6,865.53		\$476.70
	12/28/06	LATE CHARGE PAID	\$0.00			\$542,479.16		(\$61,732.68)	(\$476.70)	\$6,388.83	(\$476.70)	\$0.00
	01/16/07	LATE CHARGE ASSESSED	(\$314.64)			\$542,479.16		(\$61,732.68)	\$314.64	\$6,703.47		\$0.00
	02/16/07	LATE CHARGE ASSESSED	(\$314.64)			\$542,479.16		(\$61,732.68)	\$314.64	\$7,018.11		\$0.00
	03/16/07	LATE CHARGE ASSESSED	(\$314.64)			\$542,479.16		(\$61,732.68)	\$314.64	\$7,332.75		\$0.00
	04/16/07	LATE CHARGE ASSESSED	(\$314.64)			\$542,479.16		(\$61,732.68)	\$314.64	\$7,647.39		\$0.00
	05/16/07	LATE CHARGE ASSESSED	(\$314.64)			\$542,479.16		(\$61,732.68)	\$314.64	\$7,962.03		\$0.00
	06/04/07	LATE CHARGE WAIVED	\$311.79			\$542,479.16		(\$61,732.68)	(\$311.79)	\$7,650.24		\$0.00
	06/18/07	LATE CHARGE ASSESSED	(\$314.64)			\$542,479.16		(\$61,732.68)	\$314.64	\$7,964.88		\$0.00
	07/16/07	LATE CHARGE ASSESSED	(\$314.64)			\$542,479.16		(\$61,732.68)	\$314.64	\$8,279.52		\$0.00
	12/01/07	COUNTY TAX	(\$16,842.37)			\$542,479.16	(\$16,842.37)	(\$78,575.05)		\$8,279.52		\$0.00
	12/01/08	COUNTY TAX	(\$18,791.24)			\$542,479.16	(\$18,791.24)	(\$97,366.29)		\$8,279.52		\$0.00
	12/07/09	FIRE/HOMEOWNER	(\$8,531.28)			\$542,479.16	(\$8,531.28)	(\$105,897.57)		\$8,279.52		\$0.00
	12/08/09	COUNTY TAX	(\$20,948.51)			\$542,479.16	(\$20,948.51)	(\$126,846.08)		\$8,279.52		\$0.00
	07/23/10	COUNTY TAX	(\$2,473.98)			\$542,479.16	(\$2,473.98)	(\$129,320.06)		\$8,279.52		\$0.00
	09/10/10	FIRE/HOMEOWNER	(\$8,526.40)			\$542,479.16	(\$8,526.40)	(\$137,846.46)		\$8,279.52		\$0.00
	12/01/10	COUNTY TAX	(\$19,377.30)			\$542,479.16	(\$19,377.30)	(\$157,223.76)		\$8,279.52		\$0.00
	09/09/11	FIRE/HOMEOWNER	(\$8,526.40)			\$542,479.16	(\$8,526.40)	(\$165,750.16)		\$8,279.52		\$0.00
	12/27/11	COUNTY TAX	(\$21,916.42)			\$542,479.16	(\$21,916.42)	(\$187,666.58)		\$8,279.52		\$0.00
	09/11/12	HOMEOWNERS INSURANCE	(\$7,895.21)			\$542,479.16	(\$7,895.21)	(\$195,561.79)		\$8,279.52		\$0.00
	11/20/12	COUNTY TAX	(\$22,804.49)			\$542,479.16	(\$22,804.49)	(\$218,366.28)		\$8,279.52		\$0.00
	04/24/13	HAZARD INSURANCE REFUND	\$2,921.13			\$542,479.16	\$2,921.13	(\$215,445.15)		\$8,279.52		\$0.00
	05/01/13	SERVICING TRANSFER	\$757,924.31	\$542,479.16		\$0.00	\$215,445.15	\$0.00		\$8,279.52		\$0.00
	05/01/13	FEES WAIVED	\$999.99			\$0.00		\$0.00	(\$999.99)	\$7,279.53		\$0.00

Due	Post		Total		Principal		Escrow	Late	Late Charge		Unapplied	
Date	Date	Transaction	Payment	Principal	Interest	Balance	Escrow	Balance	Charge	Balance	Unapplied	Balance
	05/01/13	FEE WAIVED	\$999.99			\$0.00		\$0.00	(\$999.99)	\$6,279.54		\$0.00
	05/01/13	FEE WAIVED	\$999.99			\$0.00		\$0.00	(\$999.99)	\$5,279.55		\$0.00
	05/01/13	FEE WAIVED	\$999.99			\$0.00		\$0.00	(\$999.99)	\$4,279.56		\$0.00
	05/01/13	FEE WAIVED	\$999.99			\$0.00		\$0.00	(\$999.99)	\$3,279.57		\$0.00
	05/01/13	FEE WAIVED	\$999.99			\$0.00		\$0.00	(\$999.99)	\$2,279.58		\$0.00
	05/01/13	FEE WAIVED	\$999.99			\$0.00		\$0.00	(\$999.99)	\$1,279.59		\$0.00
	05/01/13	FEE WAIVED	\$999.99			\$0.00		\$0.00	(\$999.99)	\$279.60		\$0.00
	05/01/13	FEE WAIVED	\$279.60			\$0.00		\$0.00	(\$279.60)	\$0.00		\$0.00

Exhibit C

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISIONIN RE: JOHN B HERTENBERGER
MAUREEN L ADAIR
DEBTOR(S)CASE NO. 04-11246-FM
CHAPTER 13

FINAL REPORT AND ACCOUNT

This case was commenced on Mar 02, 2004. The Chapter 13 Plan is not confirmed. This case was concluded on Dec 14, 2004.

This case is **DISMISSED PRIOR TO CONFIRMATION**

The Trustee has maintained a detailed record of all receipts, including the source or other identification of each receipt, and of all disbursements.

TOTAL RECEIPTS (Amount paid to the Trustee by or for the Debtor(s) for the benefit of creditors): \$ 25,013.95 .

DISBURSEMENTS TO CREDITORS

CREDITOR NAME	CLASSIFICATION	CLAIM ALLOWED	PRINCIPAL PD.	INTEREST PD.	BALANCE DUE
INTERNAL REVENUE SERVICE	SECURED	69,259.06	7,143.85	.00	62,115.21
SILVERLEAF RESORTS INC	DIRECT PAY	.00	.00	.00	.00
LONG BEACH MORTGAGE CO	DIRECT PAY	537,193.26	.00	.00	.00
LONG BEACH MORTGAGE CO	ARREARAGE	44,603.22	4,573.33	.00	40,029.89
PYRAMID PROPERTIES INC	NOT FILED	.00	.00	.00	.00
INTERNAL REVENUE SERVICE	PRIORITY	94,379.29	8,343.54	.00	86,035.75
INTERNAL REVENUE SERVICE	UNSECURED	64,097.96	.00	.00	64,097.96
ECAST SETTLEMENT CORPORATION	UNSECURED	5,528.63	.00	.00	5,528.63
CAPITAL ONE FINANCIAL	UNSECURED	1,457.74	.00	.00	1,457.74
SPORTS PERFORMANCE INTERNATION	NOT FILED	.00	.00	.00	.00
U S ATTORNEY WESTERN DIST TX	NOTICE ONLY	.00	.00	.00	.00
ATTORNEY GENERAL OF THE US	NOTICE ONLY	.00	.00	.00	.00
USAA FEDERAL SAVINGS BANK	UNSECURED	1,684.44	.00	.00	1,684.44
CAPITAL ONE FINANCIAL	UNSECURED	1,035.35	.00	.00	1,035.35

SUMMARY OF CLAIMS ALLOWED AND PAID

SECURED	PRIORITY	GENERAL	OTHER	
		UNSECURED	EXPENSE	TOTAL
CLAIM AMT.	651055.54	94379.29	73804.12	724859.66
PRIN. PAID	11717.18	8343.54	0	20060.72
INT. PAID	0	0	0	0
TOTAL PAID (PRINCIPAL AND INTEREST)				20060.72

OTHER DISBURSEMENTS UNDER ORDER OF COURT:

DEBTOR'S ATTORNEY	FEE ALLOWED	FEE PAID
CANTU & HICKSON	1,500.00	1,500.00

COURT COSTS AND OTHER EXPENSES OF ADMINISTRATION:

TRUSTEE EXPENSE AND COMPENSATION FUND: \$ 1,324.33

REFUNDS TO DEBTOR(S): \$ 2,128.90

Wherefore, the Trustee requests that a Final Decree be entered discharging the Trustee and releasing the Trustee's surety from any and all liability on account of the proceeding, and closing the estate.

/s/ Deborah Langehennig

Deborah Langehennig, Trustee
3801 Capital of Texas Hwy S., Suite 320
Austin, Texas 78704-6640
(512) 912-0305